B9A (Official Form 9A) (Chapter 7 Individual or Joint Debtor No Asset Case) (12/07) Case Number **10−19872−mdc**

UNITED STATES BANKRUPTCY COURT
Eastern District of Pennsylvania

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

*****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing*****

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 11/14/10 .

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your Rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):
Linda Jane Ralston
841 Highland Avenue
Building 13, Apt. 234
Jenkintown, PA 19046

Case Number: 10−19872−mdc	Social Security/Taxpayer ID/Employer ID/Other Nos.: xxx−xx−8720
Attorney for Debtor(s) (name and address): DAVID J. AVERETT Law Offices of David J. Averette, P.C. 7719 Castor Avenue Philadelphia, PA 19152 Telephone number: (215) 342−5024	Bankruptcy Trustee (name and address): MICHAEL H. KALINER Jackson Cook Caracappa Kaliner & Scott 312 Oxford Valley Road Fairless Hills, PA 19030 Telephone number: (215) 946−4342

Meeting of Creditors

Date: **December 21, 2010** Time: **08:30 AM**

Location: **Office of the U.S. Trustee, Meeting Room, Suite 501, 833 Chestnut Street, Philadelphia, PA 19107**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 2/19/11

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Financial Management Training

Subject to limited exceptions, pursuant to Rule 1007(b)(7) of the Interim Rules of Bankruptcy Procedure, in order to receive a discharge under Chapter 7, the debtor must file a Certification of Instructional Course Concerning Personal Financial Management (Official Form 23) as described in 11 U.S.C. §111 within 45 days after the first date set for the meeting of creditors under §341. Failure to file the certification will result in the case being closed without entry of a discharge.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office: 900 Market Street Suite 400 Philadelphia, PA 19107 Telephone number: (215)408−2800	**For the Court:** Clerk of the Bankruptcy Court: Timothy B. McGrath
Hours Open: Monday − Friday 8:30 AM − 5:00 PM	Date: 11/23/10

EXPLANATIONS

B9A (Official Form 9A) (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. *The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.* Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. *You therefore should not file a proof of claim at this time.* If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) *or* that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

Refer to Other Side for Important Deadlines and Notices

CERTIFICATE OF NOTICE

District/off: 0313-2 User: Lisa Page 1 of 1 Date Rcvd: Nov 23, 2010
Case: 10-19872 Form ID: 186NEW Total Noticed: 27

The following entities were noticed by first class mail on Nov 25, 2010.

db +Linda Jane Ralston, 841 Highland Avenue, Building 13, Apt. 234, Jenkintown, PA 19046-1526
aty +DAVID J. AVERETT, Law Offices of David J. Averette, P.C., 7719 Castor Avenue, Philadelphia, PA 19152-3615
tr +MICHAEL H. KALINER, Jackson Cook Caracappa Kaliner & Scott, 312 Oxford Valley Road, Fairless Hills, PA 19030-2610
smg City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg +U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust +United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
12213584 ARM/Accounts Receivable Management, Inc., PO Box, Thorofare, NJ 08086-0129
12213585 +Allied Interstate, Inc., 5th Fl., 3000 Corporate Exchange Dr., Columbus, OH 43231-7684
12213590 ++++CAVALRY PORTFOLIO SERVICE, 7 SKYLINE DR STE 350, HAWTHORNE NY 10532-5101 (address filed with court: Cavalry Portfolio Service, 7 Skyline Drive, Suite 3, Hawthorne, NY 10532)
12213588 +CBC/Keystone Rewards, P.O. Box 2641, Harrisburg, PA 17105-2641
12213598 +LVNV Funding, LLC, P.O. Box 740261, Houston, TX 77274-0261
12213599 +Law Offices Stock & Grimes, LLP, 804 West Avenue,, Jenkintown, PA 19046-2831
12213600 +MBNA America Bank, NA, Customer Assistance Dept, Macys/Department Stores, National Bank, 111 Boulder Industrial Drive, Bridgeton, MO 63044-1241
12213602 +Tate & Kirlin Associates, 2810 Southampton Road, Philadelphia, PA 19154-1207

The following entities were noticed by electronic transmission on Nov 24, 2010.

12213586 EDI: RMSC.COM Nov 23 2010 23:53:00 American Eagle Outfitters, PO Box 530942, Atlanta, GA 30353-0942
12213587 +EDI: BANKAMER2.COM Nov 23 2010 23:48:00 Bank of America, P.O. Box 17054, Wilmington, DE 19884-0001
12213589 EDI: CAPITALONE.COM Nov 23 2010 23:53:00 Capital One Bank (USA) NA, PO Box 71083, Charlotte, NC 28272-1083
12213591 EDI: DISCOVER.COM Nov 23 2010 23:48:00 Discover Card/Novus, PO Box 15156, Wilmington, DE 19886-1002
12213592 +EDI: DISCOVER.COM Nov 23 2010 23:48:00 Discover Financial Serv., LLC, P.O. Box 15316, Wilmington, DE 19850-5316
12213593 EDI: RMSC.COM Nov 23 2010 23:53:00 GEMB/American Eagle, P.O. Box 103024, Roswell, GA 30076
12213594 +EDI: RMSC.COM Nov 23 2010 23:53:00 GEMB/GAP, P.O. Box 981400, El Paso, TX 79998-1400
12213595 +EDI: RMSC.COM Nov 23 2010 23:53:00 GEMB/JC Penney, P.O. Box 984100, El Paso, TX 79998-4100
12213596 +EDI: RMSC.COM Nov 23 2010 23:53:00 GEMB/Old Navy, P.O. Box 981400, El Paso, TX 79998-1400
12213597 EDI: IRS.COM Nov 23 2010 23:53:00 IRS, Philadelphia, PA 19255
12213601 +EDI: TSYS2.COM Nov 23 2010 23:53:00 Macys/Department Stores National Bank, 9111 Duke Boulevard, Mason, OH 45040-8999
12213603 +EDI: WFNNB.COM Nov 23 2010 23:48:00 WFNNB/Lane Bryant, 4590 Broad Street, Columbus, OH 43213-1301

TOTAL: 12

***** BYPASSED RECIPIENTS *****

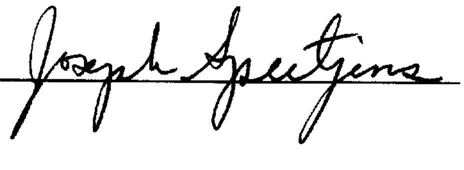
NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 25, 2010 **Signature:**